

09474588_CLS1

Most Frequently Occurring Classifications of Patents Returned
From A Search of 09474588 on October 03, 2005

Original Classifications

| | |
|----|------------|
| 51 | 705/14 |
| 23 | 705/10 |
| 11 | 707/6 |
| 9 | 707/102 |
| 9 | 707/3 |
| 8 | 705/26 |
| 7 | 707/10 |
| 6 | 705/27 |
| 6 | 705/7 |
| 6 | 707/101 |
| 4 | 382/100 |
| 4 | 705/35 |
| 4 | 707/103R |
| 4 | 707/2 |
| 3 | 382/139 |
| 3 | 463/25 |
| 3 | 705/36R |
| 3 | 800/312 |
| 2 | 187/295 |
| 2 | 370/352 |
| 2 | 379/100.14 |
| 2 | 379/216.01 |
| 2 | 379/265.11 |
| 2 | 379/92.01 |
| 2 | 434/236 |
| 2 | 455/418 |
| 2 | 524/491 |
| 2 | 705/1 |
| 2 | 705/400 |
| 2 | 705/5 |
| 2 | 705/8 |
| 2 | 705/80 |
| 2 | 707/1 |
| 2 | 707/100 |
| 2 | 707/104.1 |
| 2 | 707/9 |
| 2 | 717/178 |

Cross-Reference Classifications

| | |
|----|-----------|
| 30 | 705/10 |
| 22 | 705/14 |
| 18 | 705/26 |
| 17 | 707/104.1 |
| 15 | 707/100 |
| 13 | 707/3 |
| 12 | 235/375 |
| 12 | 705/1 |
| 11 | 707/1 |
| 11 | 707/5 |
| 10 | 705/16 |
| 10 | 705/27 |
| 10 | 707/10 |
| 10 | 707/2 |
| 9 | 235/383 |
| 9 | 705/7 |
| 7 | 235/380 |
| 7 | 707/4 |
| 6 | 235/381 |

2 379/88.18
 2 379/904
 2 379/908
 2 434/362
 2 435/418
 2 455/2.01
 2 463/20
 2 524/481
 2 524/483
 2 524/490
 2 600/301
 2 600/306
 2 700/231
 2 700/236
 2 700/240
 2 701/33
 2 704/270.1
 2 705/38
 2 705/6
 2 705/75
 2 706/47
 2 707/201
 2 709/226
 2 709/230
 2 709/238
 2 715/530
 2 715/767
 2 715/808
 2 718/104
 2 725/9

Combined Classifications

73 705/14
 53 705/10
 26 705/26
 22 707/3
 19 707/104.1
 17 707/10
 17 707/100
 16 705/27
 15 705/7
 15 707/102
 14 705/1
 14 707/2
 14 707/6
 13 235/375
 13 707/1
 12 707/5
 11 707/101
 10 235/383
 10 705/16
 9 705/35
 8 235/380
 7 235/381
 7 707/4
 6 463/25
 6 707/9
 6 709/219
 5 370/352
 5 379/309
 5 379/93.12
 5 382/100
 5 705/20

? show files;ds
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(c) 1999 The Gale Group
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|-----|-------|---|
| S1 | 6 | AU='SAMRA B':AU='SAMRA BABINDER' |
| S2 | 2 | AU='SAMRA BS' |
| S3 | 0 | AU='SAMRA BALWINDER' |
| S4 | 1 | AU='BALWINDER S' |
| S5 | 12 | AU='SAMRA, B.':AU='SAMRA, B.S.' |
| S6 | 1 | AU='SAMRA, BAL, 1962-' |
| S7 | 0 | AU='SAMRA, BALWINDER' |
| S8 | 6 | AU='NABE O' |
| S9 | 0 | AU='NABE OUMAR' |
| S10 | 4 | AU='NABE, O.':AU='NABE, OUMAR, 1940-' |
| S11 | 30 | S1:S10 |
| S12 | 8 | S11 FROM 347,348,349,350,371 |
| S13 | 8 | IDPAT (sorted in duplicate/non-duplicate order) |
| S14 | 7 | IDPAT (primary/non-duplicate records only) |
| S15 | 22 | S11 NOT S12 |
| S16 | 13 | MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROF- ILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALG- OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICA- L()EXPRESSION? ? OR PROJECTION? ? |
| S17 | 8 | S15 AND S16 |
| S18 | 8 | S17 NOT PY>1999 |
| S19 | 8 | S18 NOT PD=19991230:20051130 |
| S20 | 5 | RD (unique items) |
| S21 | 12 | S14 OR S20 |

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 File 371:French Patents 1961-2002/BOPI 200209
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| Set | Items | Description |
|-----|---------|--|
| S1 | 1717936 | MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALG-OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ? |
| S2 | 706670 | CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ? |
| S3 | 427271 | RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT? |
| S4 | 479070 | MARKETING OR (NET OR PRESENT) (2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT??? |
| S5 | 1764 | (SUCCESSIVE OR SEQUENTIAL) ()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?) |
| S6 | 12714 | S1(10N)S2 |
| S7 | 7 | S6(10N) (S3(10N)S4) |
| S8 | 0 | S5(S)S7 |
| S9 | 49 | S3 AND S4 AND S6 |
| S10 | 0 | S5 AND S9 |
| S11 | 0 | S1 AND S2 AND S3 AND S4 AND S5 |
| S12 | 340978 | IC=G06F-017? |
| S13 | 24 | S9 AND S12 |
| S14 | 24 | IDPAT (sorted in duplicate/non-duplicate order) |
| S15 | 24 | IDPAT (primary/non-duplicate records only) |

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File 349:PCT FULLTEXT 1979-2005/UB=20050929,UT=20050922

(c) 2005 WIPO/Univentio

| Set | Items | Description |
|-----|--------|--|
| S1 | 902051 | MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL()(ANALYSIS OR REPRESENTATION? ?) OR ALGORITHM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ? |
| S2 | 441628 | CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ? |
| S3 | 506662 | RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?)(2N)(ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT? |
| S4 | 469288 | MARKETING OR (NET OR PRESENT)(2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT??? |
| S5 | 7109 | (SUCCESSIVE OR SEQUENTIAL)()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?) |
| S6 | 39437 | S1(10N)S2 |
| S7 | 50 | S6(10N)(S3(10N)S4) |
| S8 | 0 | S5(S)S7 |
| S9 | 17 | S1(S)S2(S)S3(S)S4(S)S5 |
| S10 | 53872 | IC=G06F-017? |
| S11 | 5 | S9 AND S10 |
| S12 | 35 | S6(10N)(S3(7N)S4) |
| S13 | 29 | S6(7N)(S3(7N)S4) |
| S14 | 14 | S10 AND S13 |
| S15 | 31 | S9 OR S14 |
| S16 | 31 | IDPAT (sorted in duplicate/non-duplicate order) |
| S17 | 31 | IDPAT (primary/non-duplicate records only) |

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(c) 1998 Inst for Sci Info

File 239:Mathsci 1940-2005/Nov
(c) 2005 American Mathematical Society

| Set | Items | Description |
|-----|----------|--|
| S1 | 11678422 | MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALGOR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ? |
| S2 | 1780605 | CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ? |
| S3 | 2996563 | RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT? |
| S4 | 2724696 | MARKETING OR (NET OR PRESENT) (2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT??? |
| S5 | 2394 | (SUCCESSIVE OR SEQUENTIAL) ()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?). |
| S6 | 129643 | S1(10N)S2 |
| S7 | 72 | S6(10N) (S3(10N)S4) |
| S8 | 0 | S5(S)S7 |
| S9 | 0 | S5 AND S7 |
| S10 | 1 | S3 AND S4 AND S5 AND S6 |
| S11 | 4156 | S1 AND S2 AND S3 AND S4 |
| S12 | 2 | S5 AND S11 |
| S13 | 44 | S6(7N) (S3(7N)S4) |
| S14 | 46 | S10 OR S12 OR S13 |
| S15 | 23 | S14 NOT PY>1999 |

| | | |
|-----|----|------------------------------|
| S16 | 22 | S15 NOT PD=19991230:20051130 |
| S17 | 20 | RD (unique items) |

17/3,K/7 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00113971 DOCUMENT TYPE: Review

PRODUCT NAMES: E.piphany E.6 (090247); Renaissance Balanced Scorecard 2.6
(733407)

TITLE: Analysis Does Business: Tools from E.piphany, Gentia provide new...
AUTHOR: Hammond, Mark
SOURCE: PC Week, v16 n5 p52(1) Feb 1, 1999
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020930

...analyze e-commerce operations. Scheduled for delivery in late 1999 are other modules for tracking **customer** loyalty and **attrition**, **customer** acquisition, and profit/ **loss forecasting**. Renaissance Balanced Scorecard now integrates e-mail marketing services and can send out automatic e...

17/3,K/12 (Item 4 from file: 6)
DIALOG(R)File 6:NTIS
(c) 2005 NTIS, Intl Cpyrght All Rights Res. All rts. reserv.

1558949 NTIS Accession Number: AD-A228 177/2

BETAFACT: A Code for the Statistical Analysis of Algorithms

(Technical rept. 28 Feb 89-28 Feb 90)

Sutherland, S. H.

Aptek, Inc., Colorado Springs, CO.

Corp. Source Codes: 097843000; 396034

Sponsor: Defense Nuclear Agency, Washington, DC.

Report No.: APTEK-A-90-IR; DNA-TR-90-81

Oct 90 107p

Languages: English

Journal Announcement: GRAI9109

Order this product from NTIS by: phone at 1-800-553-NTIS (U.S. customers); (703)605-6000 (other countries); fax at (703)321-8547; and email at orders@ntis.fedworld.gov. NTIS is located at 5285 Port Royal Road, Springfield, VA, 22161, USA.

NTIS Prices: PC A06/MF A01

...Descriptors: Coding; Computer programming; Computer programs; Distribution; Fortran; Hardening; Models; Monte Carlo method; Probability distribution functions; **Response**; Sources; **Statistical analysis**; Subroutines; Test and evaluation; **Uncertainty**; **User needs**

17/3,K/17 (Item 3 from file: 8)
DIALOG(R)File 8:EI Compendex(R)
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03046836 E.I. Monthly No: EI9104043280

Caryn S. Wesner-Early EIC 3600 03-Oct-05

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(c) 1999 The Gale Group

| Set | Items | Description |
|-----|----------|--|
| S1 | 9652661 | MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALG-OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ? |
| S2 | 16642711 | CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ? |
| S3 | 10517802 | RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT? |
| S4 | 12742853 | MARKETING OR (NET OR PRESENT) (2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT??? |
| S5 | 5849 | (SUCCESSIVE OR SEQUENTIAL) ()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?) |
| S6 | 705249 | S1(10N)S2 |
| S7 | 991 | S6(10N) (S3(10N)S4) |
| S8 | 0 | S5(S)S7 |
| S9 | 0 | S5 AND S7 |
| S10 | 3478 | S1(7N)S2(7N)S3(7N)S4 |
| S11 | 0 | S5(S)S10 |
| S12 | 545361 | S1(7N)S2 |
| S13 | 291 | S12(7N) (S3(7N)S4) |
| S14 | 110940 | S6(10N) (ACCOMPLISH??? OR ACHIEV??? OR FULFIL? OR COMPLET??? OR FORM??? OR SHAP??? OR PRODUCE OR PRODUCING OR PRODUCTION - OR BUILDING OR CONSTRUCTI?? OR SYNTHESI? OR DEVELOP?????) |
| S15 | 171 | S14(10N) (S3(10N)S4) |
| S16 | 66 | S14(7N) (S3(7N)S4) ? |
| S17 | 38 | S16 NOT PY>1999 |
| S18 | 38 | S17 NOT PD=19991230:20051130 |
| S19 | 27 | RD (unique items) |

19/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01887530 05-38522

Data mining transformed

Davis, Beth
Informationweek n751 PP: 86-88 Sep 6, 1999
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 1275

...TEXT: included are such analytical tools as Underwriting Profitability Analysis, for categorizing customers by level of **risk**, and Intelligent Miner for Relationship **Marketing** for creating **customer profiles**. IBM and its Lotus **Development** Corp. subsidiary plan to integrate Intelligent Miner into Domino, so users can, for example, mine...

19/3,K/3 (Item 2 from file: 15)
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01749877 04-00868

Decision support systems provide answers

Totty, Patrick
Credit Union Magazine v65n1 PP: 71-72 Jan 1999
ISSN: 0011-1066 JRNL CODE: CUG
WORD COUNT: 789

...ABSTRACT: Web pages aimed at specific quadrants. Some credit unions use decision support systems to offer **customers** a "next best" product. Decision support systems include **predictive** software. Equifax has **developed** software that **predicts consumers'** future behavior, including probable **risk**, **response**, and profitability. Some decision support systems are purely a service. Membership Marketing Support Services offers

...TEXT: so they can see the effects of certain pricing decisions."

Decision support systems also include **predictive** software. For example, Equifax **develops** and sells software that **predicts consumers'** future behavior, including probable **risk**, **response**, and profitability. **Risk Score**, which is specific to the credit union industry, predicts the likelihood of a member...

19/3,K/4 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01512549 01-63537

Data mining can unearth a competitive edge

Galfond, Glenn
National Underwriter (Property & Casualty/Risk & Benefits Management)
v101n40 PP: 10, 37 Oct 6, 1997
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 1229

...TEXT: insurance products, and has never filed a major claim.

...TEXT: Risk Credit Scores

Author Affiliation:

James J. Carey is vice president of Neuristics Corp., which **develops risk and marketing models for consumer** lenders. Neuristics is based in Baltimore, Md.

19/3,K/8 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01161575 98-10970

Survival analysis

Li, Shaomin

Marketing Research: A Magazine of Management & Applications v7n4 PP:
16-23 Fall/Winter 1995

ISSN: 1040-8460 JRNL CODE: MRE

WORD COUNT: 3681

...TEXT: the expected tenure for a given customer?

* To identify factors that influence the duration of **customers** ' tenure and build **profiles** of loyal and non-loyal **customers** .

* To **develop** a **model** to help **marketing** managers identify **customers** with high **risks** of switching and thus retain them more effectively.

The data set used for this study...

19/3,K/14 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05293322 Supplier Number: 48059954 (USE FORMAT 7 FOR FULLTEXT)

SRA Unveils Data Mining Solution.

Business Wire, p10200030

Oct 20, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 582

... companies to address large-scale problems such as fraud detection and prevention, cost-effective targeted **marketing** , **risk** analysis, and **prediction** of **consumer** behavior.

"For over ten years, SRA has been **developing** innovative solutions for practical problems facing businesses and government agencies in the fields of intelligent...

19/3,K/18 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01941180 Supplier Number: 42478084

BankAmerica Software Aims to Spot Wobbly Credit Lines

American Banker, p3

Oct 31, 1991

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

BankAmerica is putting software in place for tracking **consumer** credit lines. The new software was **developed** to **forecast** the behavior of **customers** and assist in managing compliance with **risk** -adjusted capital requirements. The software is a **response** to increasing desire among banks to identify eroding credit lines prior to writing off loans...

19/3,K/25 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05782374 SUPPLIER NUMBER: 11840516 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Neural networks add 'brainpower' to data. (consumer information database management)

Egol, Len

Direct, v4, n2, p17(1)

Feb, 1992

ISSN: 1046-4174

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 425

LINE COUNT: 00036

... industries, including quality control in manufacturing. In marketing applications, however, they can be used to **produce** statistical models that measure **risk**, **forecast response** and sales, **predict** cancellations and renewals, monitor business and **customer** trends, **develop** cross-sell **profiles**, and automate such tasks as processing an insurance application. But your PC needs at least...

19/3,K/26 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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01862343 SUPPLIER NUMBER: 02930977

The Influences of Inherent Risk and Information Acquisition on Consumer Risk Reduction Strategies.

Lantos, G.P.

Journal of the Academy of Marketing Science, v11, p358-381

Fall, 1983

ISSN: 0092-0703

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

...ABSTRACT: of inherent risk and the amount of acquired brand/attribute information available is examined. Five **consumer risk** reduction strategies are tested. A stimulus-organism-**response model** is **developed** to guide the research. The five risk reduction strategies tested are: always buy high priced...